



Board Secretariat

Ref:- JKB/BS/F3652/2026/228
Date: 20th January, 2026

National Stock Exchange of India Limited
Exchange Plaza 5th Floor
Plot No. C/1 G-Block
Bandra Kurla Complex
Bandra (E) Mumbai - 400 051
Symbol: J&KBANK

The BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400 001
Scrip Code:532209

SUB:- PRESENTATION FOR CONFERENCE CALL SCHEDULED FOR JANUARY 20, 2026

Dear Sirs,

Further to our letter no. JKB/BS/F3652/2026/222 dated January 13, 2025 and pursuant to Regulation 30 and 46 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing Presentation for conference call with analysts and investors in connection with the Reviewed Financial Results of the Bank for the Quarter and Nine Months ended December 31, 2025 and the same can also be accessed at:

<https://jkb.bank.in/investor/stockExchangeIntimation/investorrelations>

This is for your information and appropriate dissemination.

Thanking you

Yours faithfully
For Jammu and Kashmir Bank Limited

(Mohammad Shafi Mir)
Company Secretary

Investor Presentation for Quarter & Nine Months Ended December 31, 2025

Wednesday, October 15, 2025

The Jammu and Kashmir Bank has created this presentation exclusively for general informational reasons, disregarding any individual's informational demands, financial circumstances, or special goals.

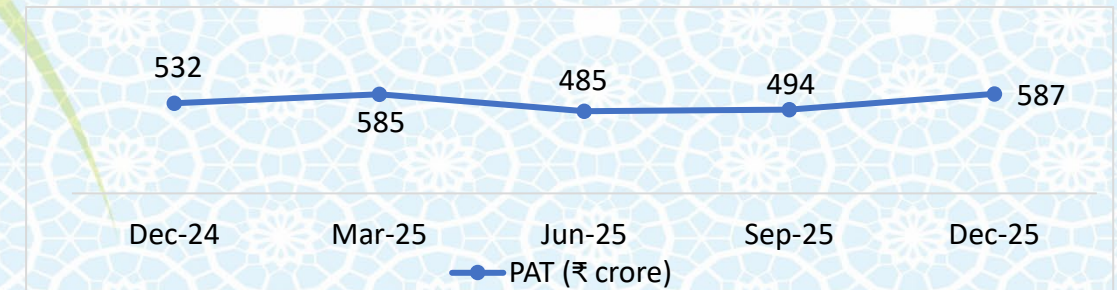
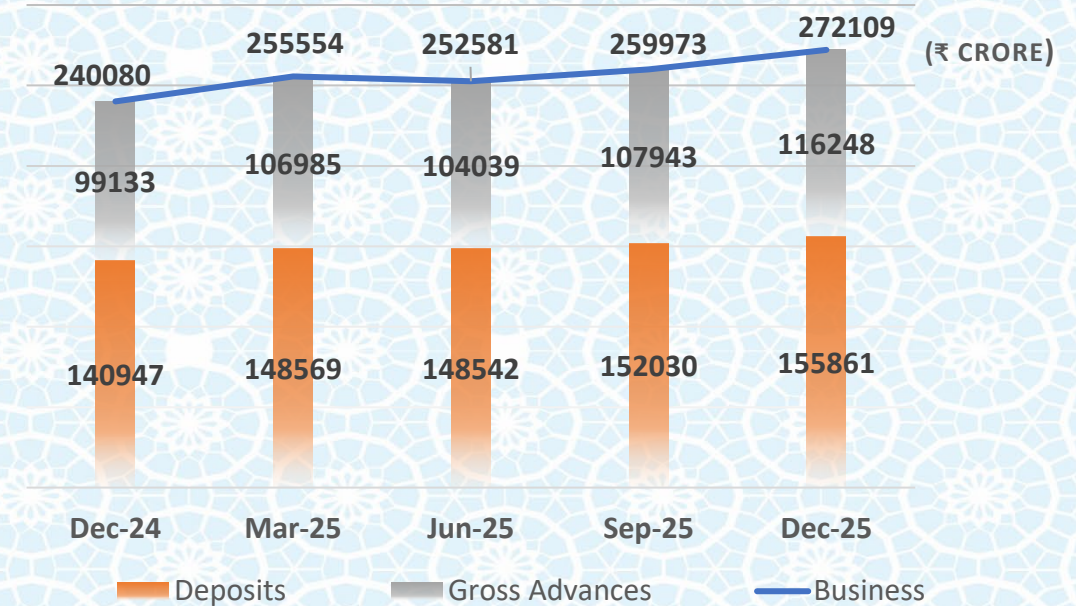
Except for the historical information contained herein, statements in this presentation that contain terms or phrases like "is," "aims," "will," "would," "indicating," "expected to," "guidance," "way forward," "expected," "estimate," "objective," "goal," "strategy," "philosophy," "project," etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'.

Several risks, uncertainties, and other factors are included in these forward-looking statements, and they have the potential to cause actual results to differ materially from those predicted by the statements. While the Bank has made reasonable assumptions to support the forward-looking statements, if any, in this presentation, there are still risks and uncertainties that could affect the Bank's ability to successfully implement its strategy, such as the dynamic and complex internal and external environment, which includes but is not limited to market, business, legal risks/changes in law, etc., future levels of non-performing loans, the Bank's growth and expansion in business, the impact of any acquisitions, the adequacy of its allowance for credit losses, its provisioning policies, the actual growth in demand for banking products and services, investment income, and cash flow projections.

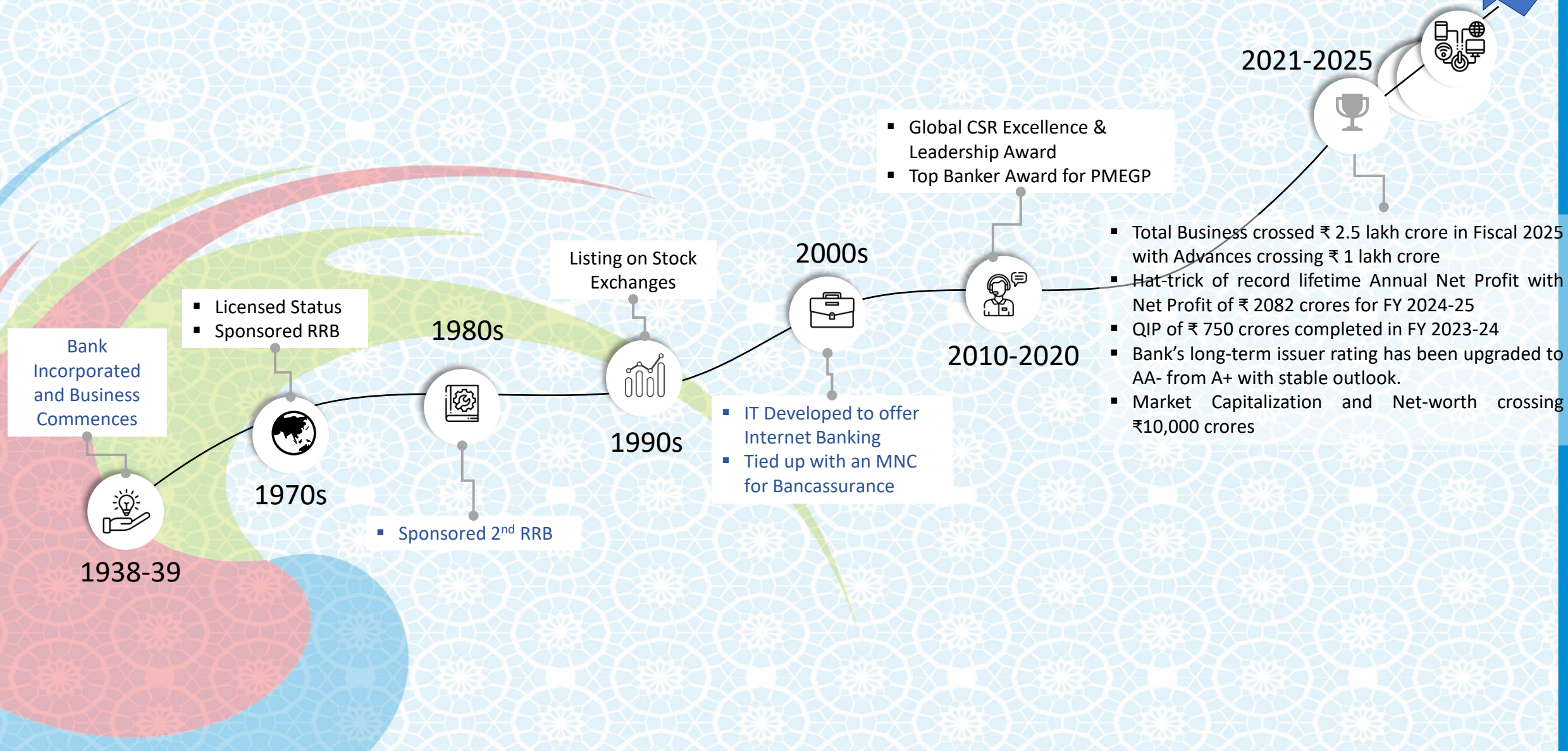
Note: "All financial figures in the presentation are from Audited Financials/Limited Reviewed financials and/or upon the forward-looking statements based on Management estimates. Anyone who relies on these financial data does so at their own risk and responsibility, and the Bank is not responsible for any gains or losses that result from this use of the data".

Jammu and Kashmir Bank Limited – Oldest Private Sector Bank in India

- Jammu and Kashmir Bank Limited, was incorporated on October 1, 1938 and today caters to a wide range of customers including retail, corporate, agricultural, and MSME.
- Widespread Branch Network: 1017 Branches, of which 841 are operating in the UT of J&K, 37 in UT of Ladakh and 139 branches across 20 states & UTs outside the UTs of J&K and Ladakh.
- The GoJK is a majority holder, however the Bank enjoys full operational autonomy. The Bank has a wholly owned subsidiary called JKB Financial Services Limited and is also the Sponsor bank of Jammu and Kashmir Grameen Bank Limited.
- Strong market presence and designated as Agency Bank by RBI for conducting government banking in UTs of J&K and Ladakh.
- The Bank has 12008 regular employees and 217 contractual employees.
- Bancassurance tie ups with LIC, PNB Metlife and Bajaj Life for Life Insurance and Bajaj Allianz General Insurance, Iffco Tokio and New India Assurance for General Insurance.



J&K Bank stands as a pillar of support for the local communities while also extending its exceptional services beyond these regions.



Q3 FY2025-26 Performance at a Glance (YoY)

Profitability/Efficiency

NIM (Annualized)
3.62%
(was 4.04%)



RoA (Annualized)
1.35%
(was 1.34%)



Net Profit per Branch (Annualized)
₹ 2.31 crores
(was ₹2.09 crores)



CIR
55.88%
(was 57.28%)



Growth

Deposits
₹ 1,55,861 crores
Up 10.6%



Gross Advances
₹ 1,16,248 crores
Up 17.3%



Net Investments
₹40,020 crores
Down 1%



Business per Employee
₹ 22.02 crores
(was ₹18.91 crores)



Capital Adequacy

CRAR
15.00%
(was 15.09%)



CET 1
11.84%
(was 11.67%)



Tier I
12.77%
(was 12.71%)



Net Worth
₹ 14,525 crores
Up 15.39%



Asset Quality

GNPA
3.00%
(was 4.08%)



NNPA
0.68%
(was 0.94%)



PCR
90.46%
(was 89.67%)



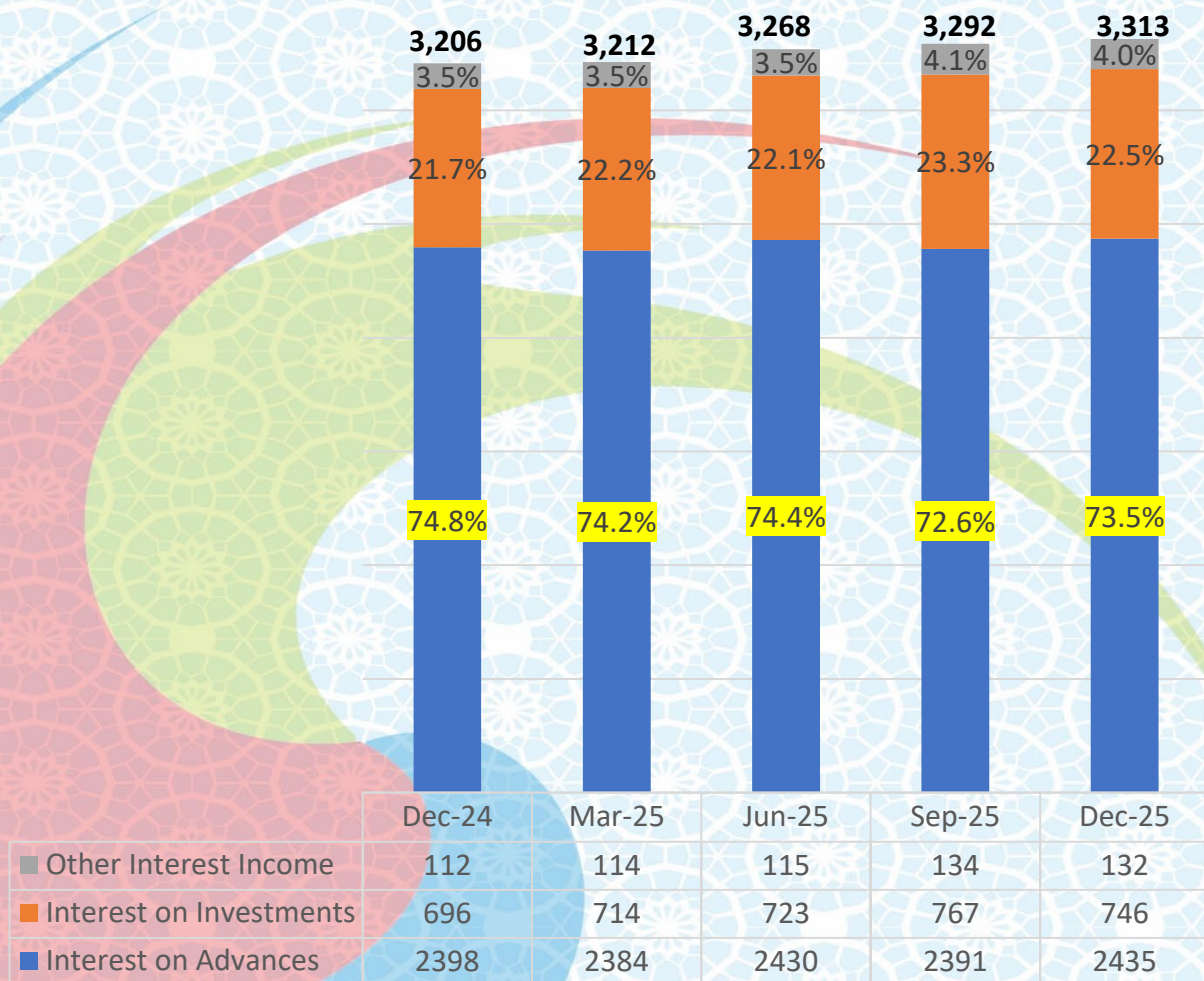
Credit Cost
(Annualized)
0.00%
(was 0.09%)



Profit & Loss Account

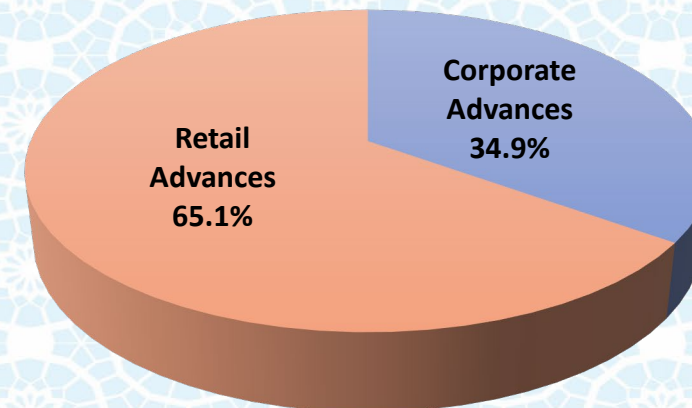
Particulars	Q3 FY 2025-26	Q3 FY 2024-25	Change YoY	Q2 FY 2025-26	Change QoQ	FY 2024-25
Interest Earned	3313.44	3206.08	3.3%	3291.82	0.7%	12,535.86
Interest Expended	1824.56	1697.40	7.5%	1857.83	(1.8%)	6,742.04
Net Interest Income	1488.88	1508.68	(1.3%)	1433.99	3.8%	5,793.82
Other Income	279.46	242.32	15.3%	154.89	80.4%	1,136.81
Operating Income	1768.34	1751	1.0%	1588.88	11.3%	6,930.63
Operating Expenses	988.09	1002.89	(1.5%)	966.26	2.3%	4,000.84
Operating Profit	780.25	748.11	4.3%	622.62	25.3%	2,929.79
Provisions & Contingencies	(25.81)	(9.80)	(163.4%)	(10.93)	(136.1%)	(3.91)
Profit Before Tax	806.06	757.91	6.4%	633.55	27.2%	2,933.70
Provision for Tax	219.33	226.40	(3.1%)	139.44	57.3%	851.24
Net Profit / (Loss)	586.73	531.51	10.4%	494.11	18.7%	2,082.46

Interest Earnings and Advances Mix

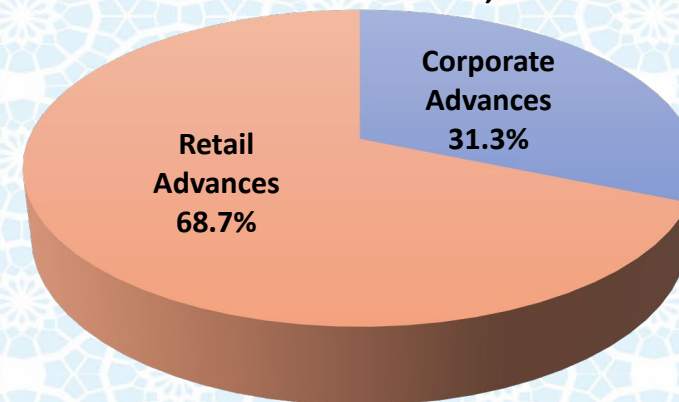


All figures, other than percentage, in ₹ crore

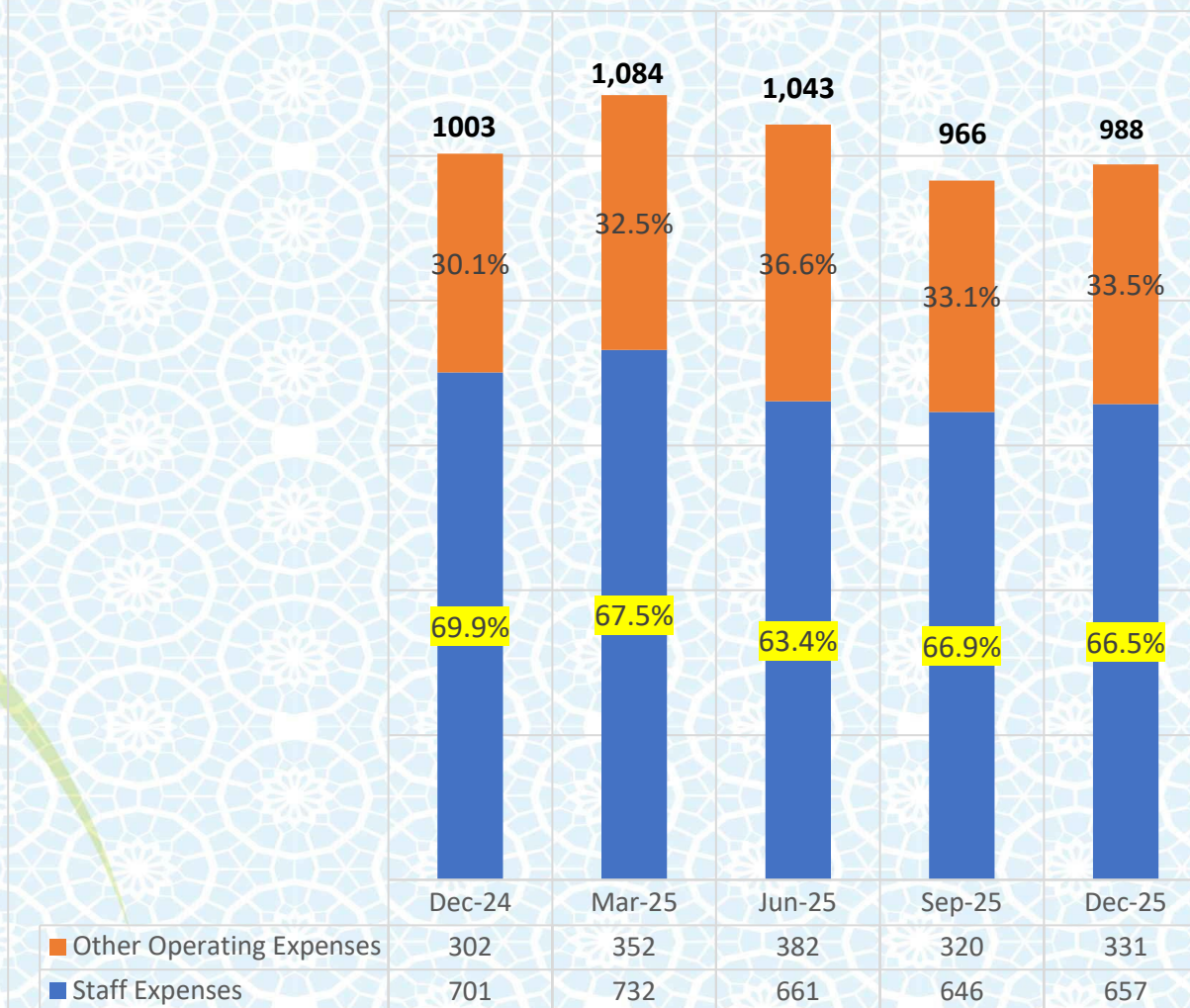
Gross Advances Mix – Dec 31, 2025



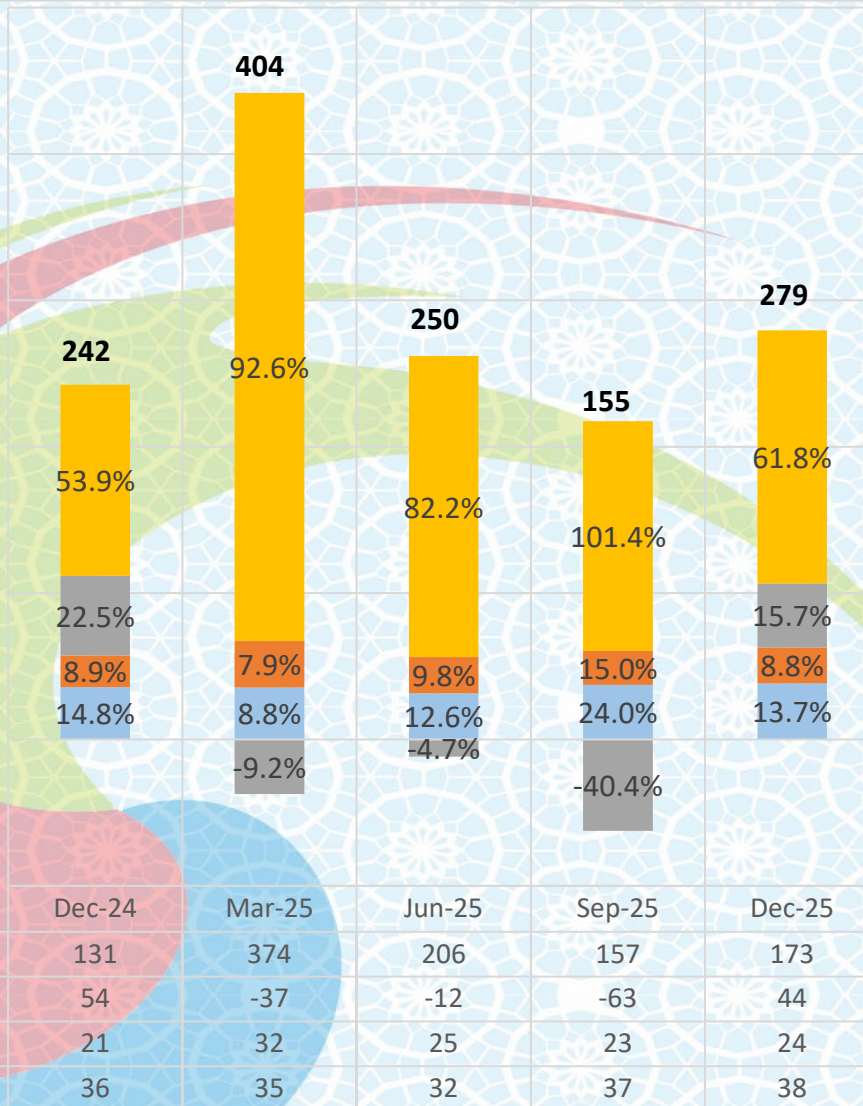
Gross Advances Mix – Dec 31, 2024



Interest Expenditure and Operating Expenditure



Other Income and Provisions & Contingencies



Provisions	Q3 FY25-26	Q3 FY24-25	Q2 FY25-26	FY24-25
Provision for NPA	(77.92)	22.76	3.95	29.50
Provision for Standard Advances	74.51	(5.04)	(12.99)	84.67
Provision for NPI	(23.13)	(29.21)	(2.12)	(90.27)
Provision for Frauds/ Embezzlements	(0.13)	1.66	0.22	3.05
Others	0.86	0.03	0.01	(30.86)
Total	(25.81)	(9.8)	(10.93)	(3.91)

Condensed Balance Sheet

Particulars	Dec 31, 2025	Dec 31, 2024	Sep 30, 2025
Capital & Liabilities			
Capital	110.13	110.13	110.13
Reserves and Surplus	15,631.33	13,723.59	15,069.69
Deposits	1,55,861.35	140948.33	1,52,030.16
Borrowings	2,381.79	2,383.92	2,382.31
Other Liabilities and Provisions	3,482.42	4616.31	5,277.77
Total	1,77,467.02	1,61,782.28	1,74,870.06
Assets			
Cash and Balance with Reserve Bank of India	6,055.05	8,132.27	6,787.25
Balance with Banks & Money at Call & Short Notice	163.95	1,926.03	325.83
Investments	40,020.13	40,524.05	44,501.71
Advances	1,13,537.32	95,990.38	1,05,153.30
Fixed Assets	2,188.34	2,213.85	2,186.79
Other Assets	15,502.24	12,995.70	15,915.18
Total	1,77,467.02	1,61,782.28	1,74,870.06

All figures, other than percentage, in ₹ crore

Q3 FY 2025-26 – Key Financial Ratios

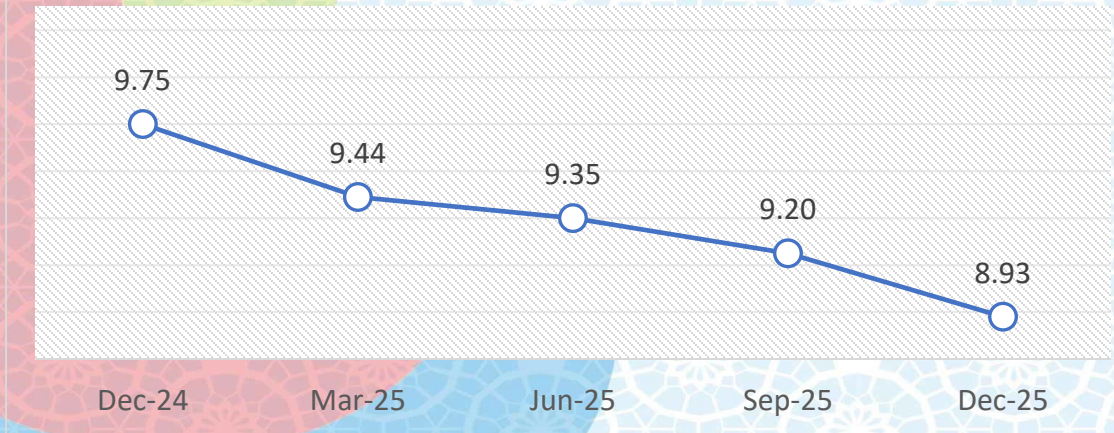
Cost of Deposits - Annualized (%)



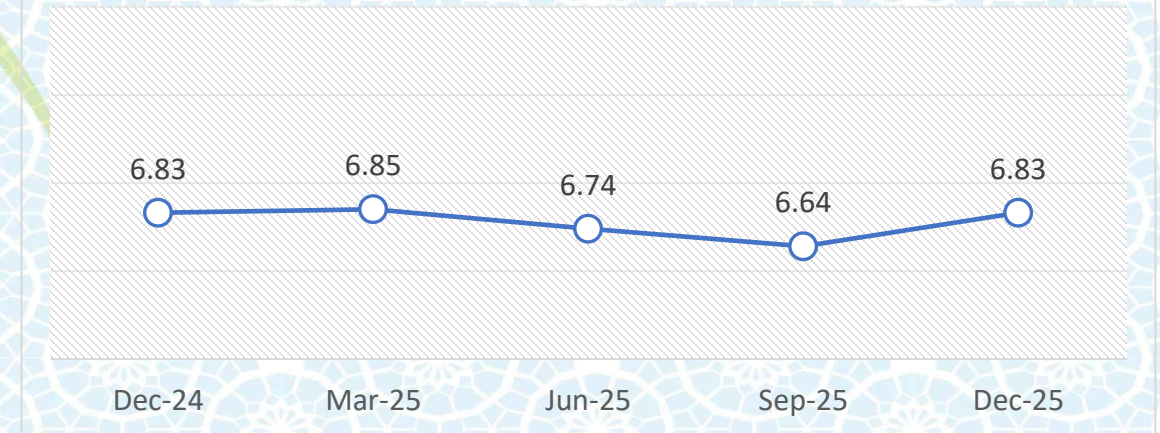
Cost of Funds - Annualized (%)



Yield on Advances - Annualized (%)

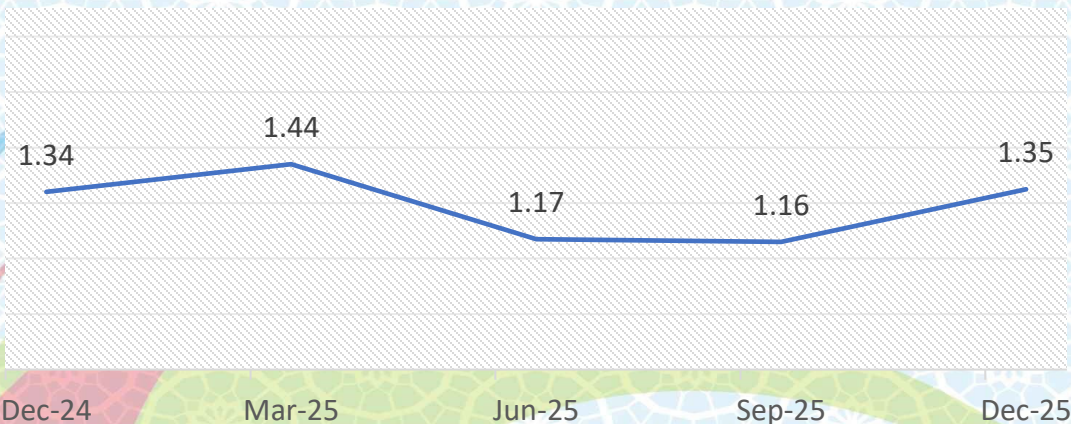


Yield on Investments - Annualized (%)



Q3 FY 2025-26 – Key Financial Ratios

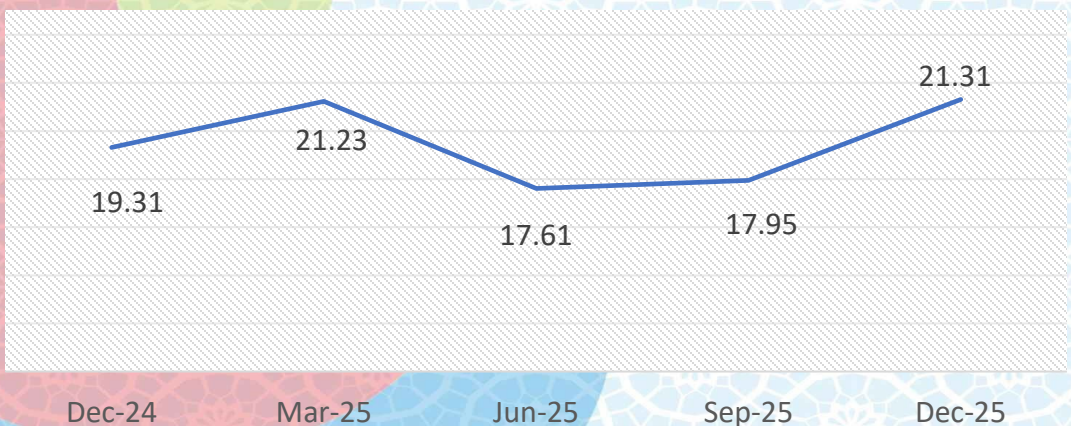
Return on Assets - Annualized (%)



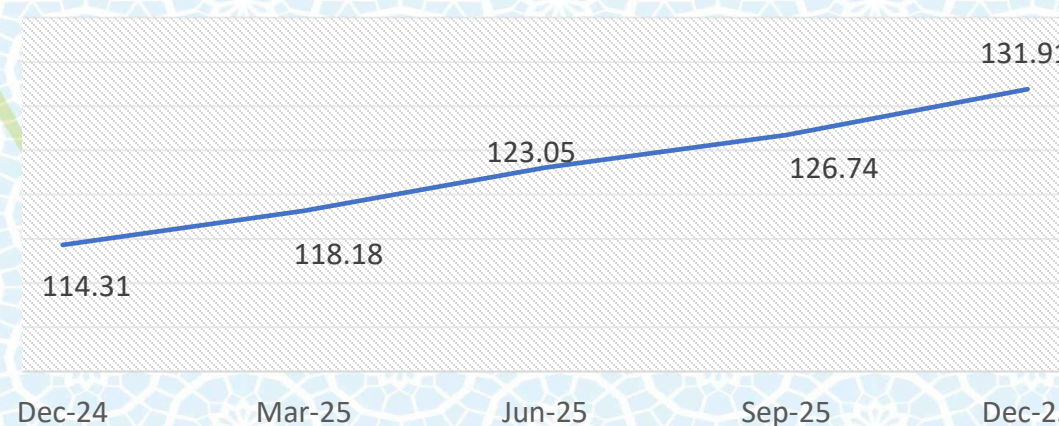
Return on Average Networth – Annualized (%)



Earnings Per Share - Annualized (Rs.)



Book Value Per Share (Rs.)



Key Strengths of the Bank

1

Strong legacy, loyal customer base and an established brand with over 85 years of operations

2

Strong presence in fast growing region of J&K and increasing presence in other strategic regions

3

Healthy mix of retail in overall advances mix with focus on MSME and agriculture segment

4

Consistently growing deposit base with one of the best in class low-cost retail CASA

5

Turnaround Story with increasing PCR and improvement in asset quality

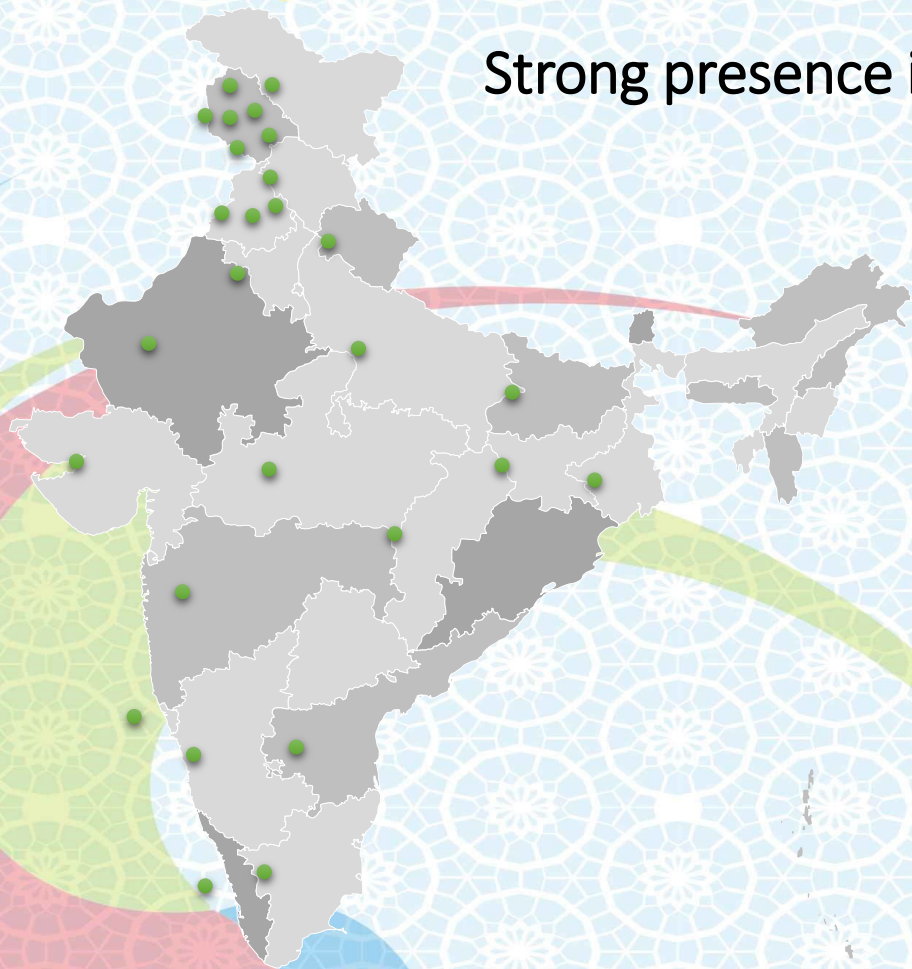
6

Fast improving digital presence with over 90% digital transactions

7

Professionally managed Bank with experienced senior management team and board of directors

Strong presence in JKL Region and increasing presence across India



878

Branches in
J&K and
Ladakh (JKL)

139

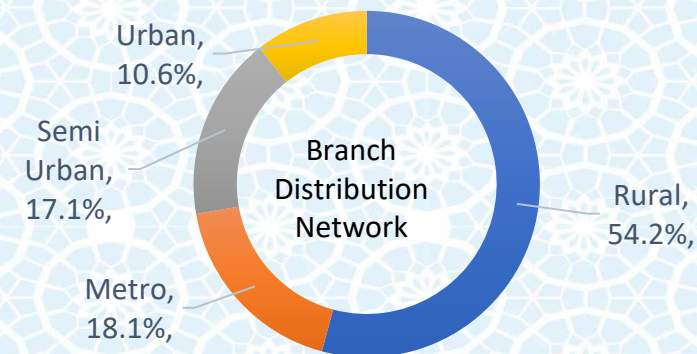
Branches
outside JKL

1436

ATMs

22

States / UTs



ROI,
33.5%,

**Gross
Advances**

JKL,
66.5%,

ROI,
13.7%,

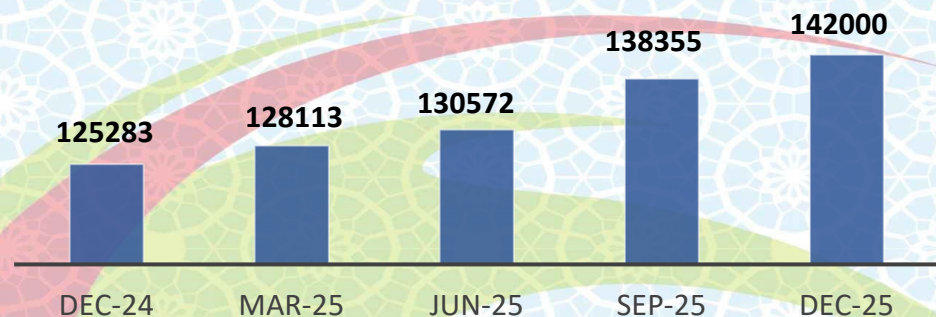
**Total
Deposits**

JKL,
86.3%,

The J&K and Ladakh growth story continues with major infrastructure under implementation and some strategic ones nearing completion that will drive growth for J&K Bank in the near future

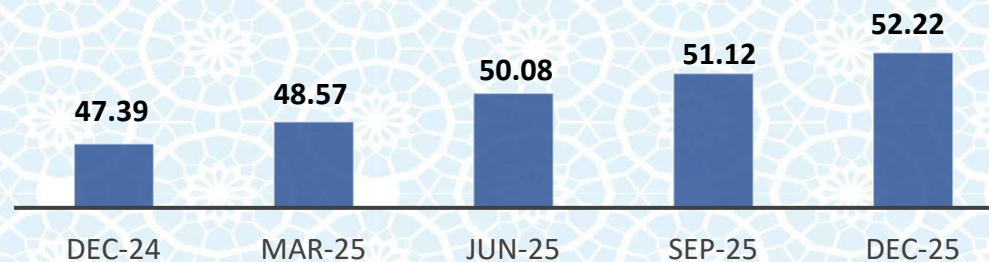
**Bank achieves a digital milestone : Over 90% of transactions now digital
93.34% digital transactions in Q3 FY 2025-26**

Credit Card Users



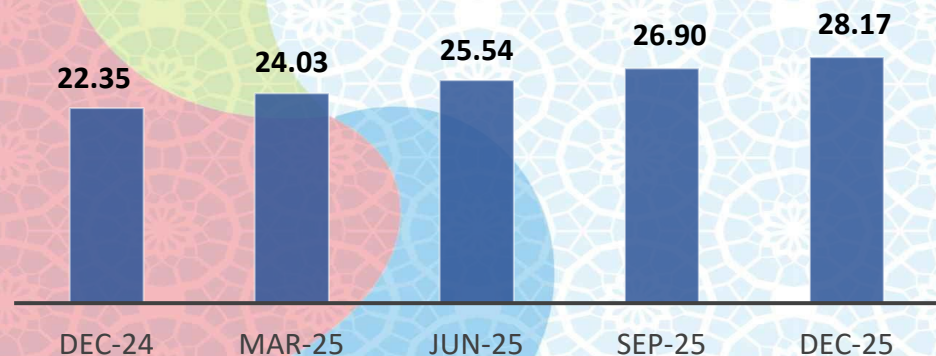
Debit Card Users

(In Lacs)



UPI Users

(In Lacs)



Digital Transactions (In %)



Professionally managed Bank with experienced Senior Management and Board Of Directors



MR. AMITAVA CHATTERJEE (MD & CEO)

- Illustrious career in banking spanning over more than three decades in diverse geographical locations and strategic positions
- Served as DMD SBI and MD & CEO of SBI Capital Markets



MR. SANTOSH DATTATRAYA VAIDYA, IAS

- Presently posted as Principal Secretary Finance, UT of J&K 1998 AGMUT
- B-tech from IIT-Kharagpur PG(Econ) (IGNOU) and Masters in Public Policy from Johns Hopkins University, United States.



DR. MANDEEP K BHANDARI, IAS

- MBBS with Gold Medal, administrative and professional expertise of >20 years
- Principal Secretary to Hon'ble Lieutenant Governor of UT of J&K and is also holding charge of CEO Amarnathji Shrine Board



MR. R. K. CHHIBBER

- Over three decades of banking experience, his areas of expertise include Credit, Finance, IT, Corporate & Retail Banking, Risk management, Trade Finance, Foreign exchange, Business continuity planning, HR, Bancassurance



Mr. SANJIV DAYAL

- Retired Chief General Manager RBI with work experience of more than 3 decades in RBI
- Specialization in Regulation & Supervision of Regulated Entities, Central Bank Governance, Customer Grievance Redressal, Financial Inclusion, etc.



Mr. Arun Gandotra

Over three decades of banking experience, his areas of expertise include Credit, Finance, IT, Corporate & Retail Banking, Risk management, Trade Finance, Foreign exchange, Business continuity planning, HR, Bancassurance



MR. SANKARASUBRAMANIAN KRISHNAN (Part Time Non-Executive Chairman)

- Veteran Banker with more than 4 decades of experience, including tenures as MD & CEO of Punjab & Sind Bank and Tamilnad Mercantile Bank Ltd and ED of Syndicate Bank and Canara Bank
- Also served as Chairman of Board of Punjab & Sind Bank and Executive Secretary to the Board of Indian bank



MR. UMESH CHANDRA PANDEY

- Nearly 4 decades of experience as a Chartered Accountant
- Strong Competencies in Corporate Law, Taxation, Project Report, M & A Transactions, Statutory Compliance Audit – Direct Tax/ Indirect Tax & Labor Laws



MR. ANIL KUMAR GOEL

- Qualified Arbitrator & Mediator, Information Systems Auditor (DISA), Forensic Auditor & Fraud Detector (FAFD)
- 34 years expertise in Corporate & Tax Laws, Consultancy, Statutory Audits



MR. ANAND KUMAR

- (IT) specialist who has experience of more than three decades in IT development and management and is a BE(IT) from IIT and a PGDM from IIM-L.
- Worked at multiple MNCs and large groups: Citigroup, HSBC, Barclays, Fiserv, etc.



MR. SUDHIR GUPTA

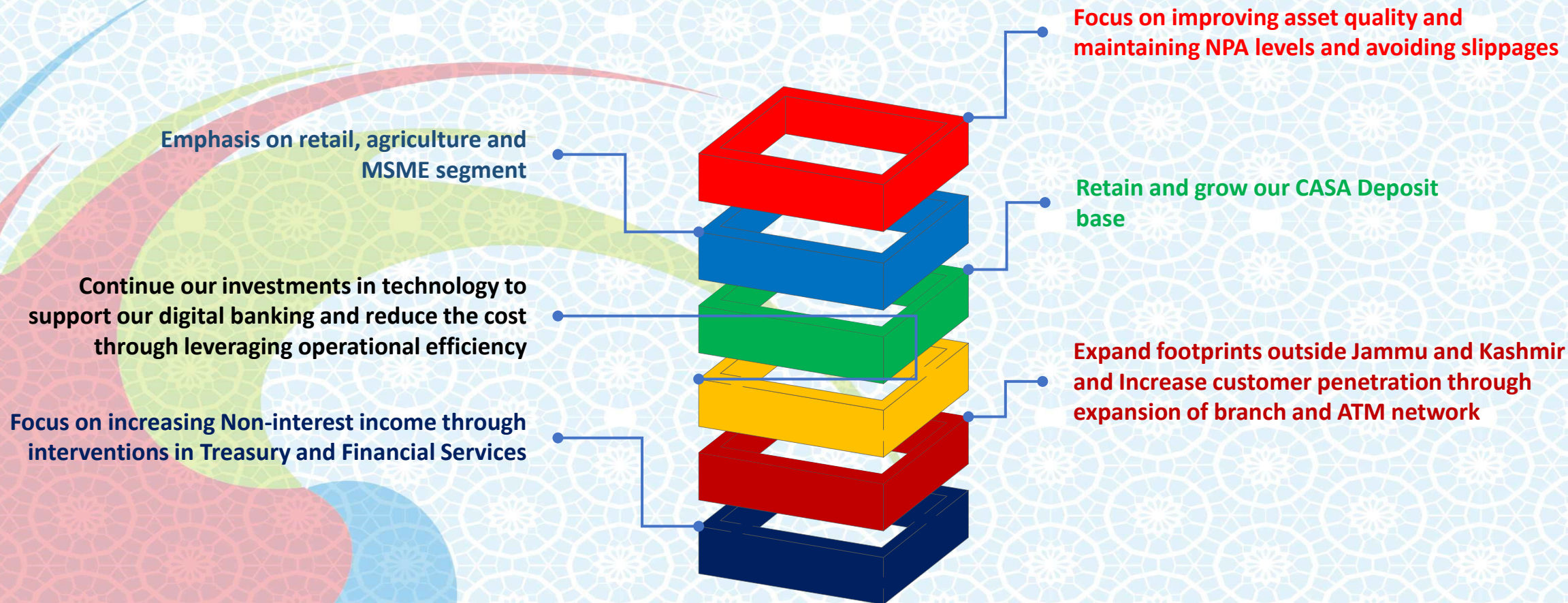
- Over three decades of experience in different capacities across the operational topography of the Bank with expertise in Credit, Finance, Corporate & Retail Banking, Customer Service, Trade Finance, Foreign exchange, BCP etc.



MS. SHAHLA AYOUB

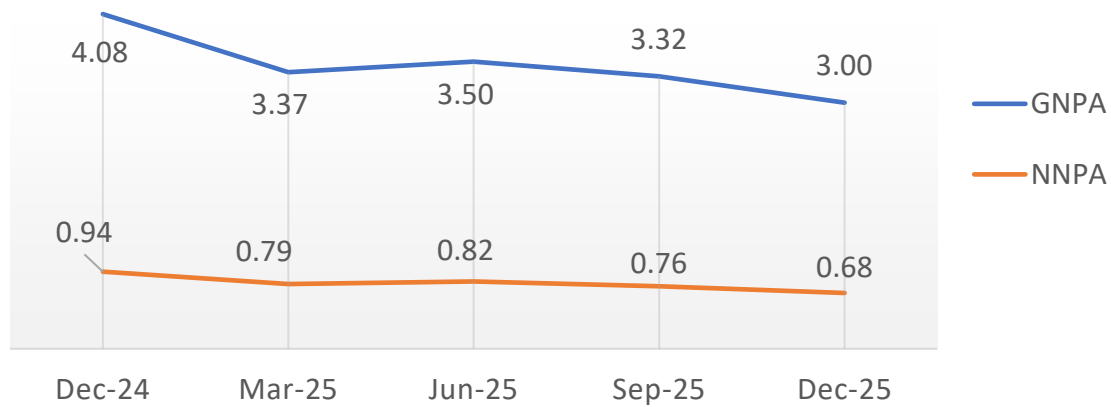
- Works as an Assistance Professor in the DHE, J&K and brings to Board an affluence of Economic expertise and perspicacity and has strong interests in Conflict Economics, Financial Inclusion and Developmental Economics.

Key Strategies

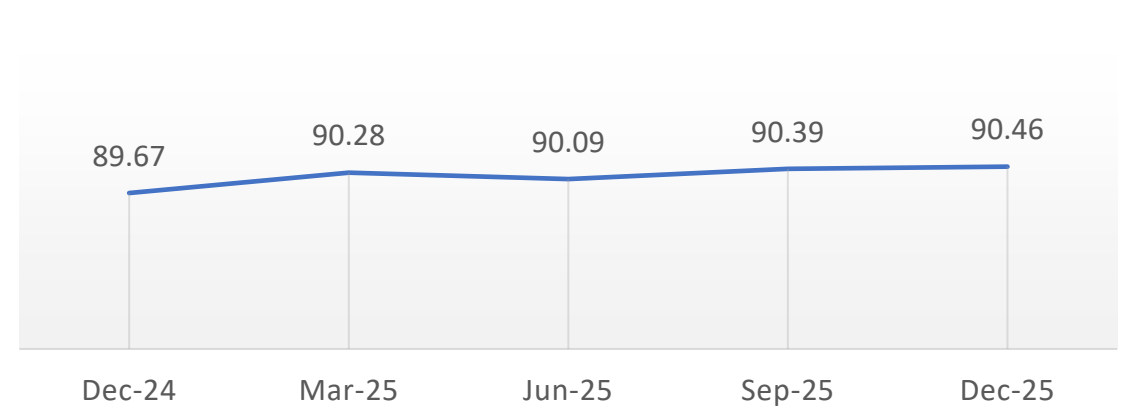


Turnaround Story with Decadal High PCR and improvement in asset quality

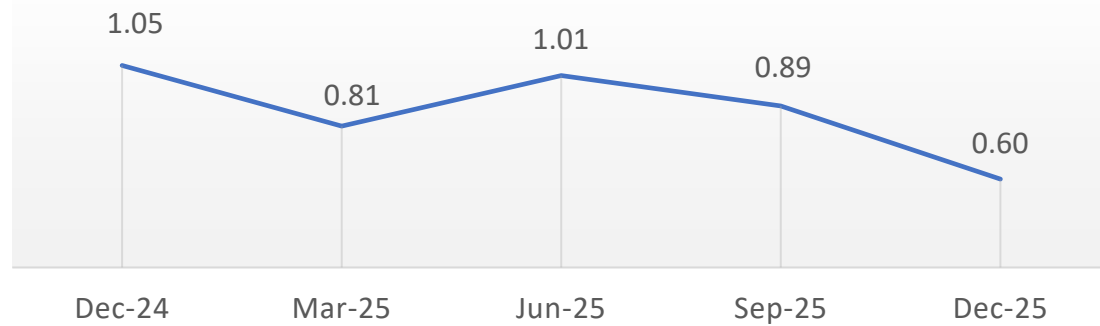
Gross & Net NPA (%)



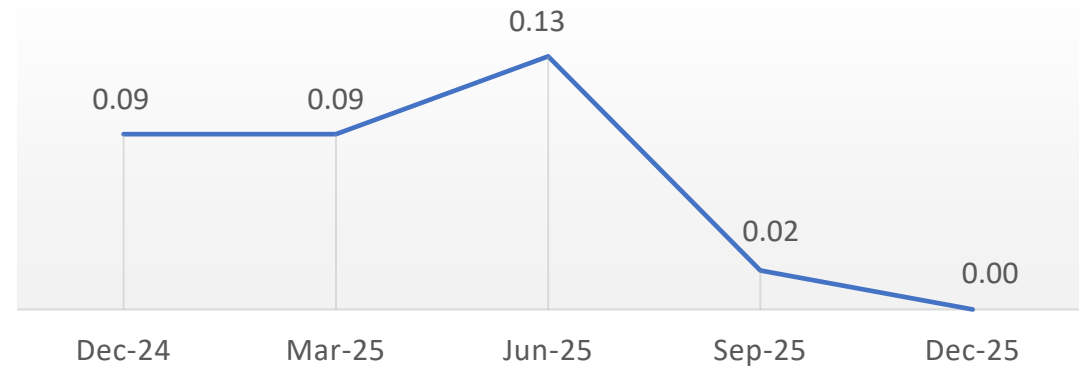
Provision Coverage Ratio (%)



Gross Slippage Ratio (%)



Credit Cost (%)



Particulars	Q3 FY 2026	Q3 FY 2025	Q2 FY 2026	FY 2024-25
Profitability				
Net Interest Margin (%) - Annualized	3.62	4.04	3.56	3.92
Operating Profit (₹ crore)	780.25	748.11	622.62	2,929.79
Profit after Tax (₹ crore)	586.73	531.51	494.11	2,082.46
Cost to Income Ratio (%)	55.88	57.28	60.81	57.73
Return on Assets (%) – Annualized	1.35	1.34	1.16	1.32
Capital Adequacy				
Tier I Capital (%)	12.77	12.71	13.06	13.96
CET 1(%)	11.84	11.67	12.11	12.95
CRAR (%)	15.00	15.09	15.27	16.29
Asset Quality				
Gross NPA (%)	3.00	4.08	3.32	3.37
Net NPA (%)	0.68	0.94	0.76	0.79
Provision Coverage Ratio (%)	90.46	89.67	90.39	90.28
Return Ratios				
Yield on Advances (%) – Annualized	8.93	9.75	9.20	9.56
Cost of Funds (%)	4.80	4.87	4.94	4.86
Cost of Deposits (%)	4.69	4.80	4.86	4.75

Particulars	Dec 31, 2025	Dec 31, 2024	Mar 31, 2025
Risk Weighted Assets			
Credit Risk	96,084	85,733	89,102
Market Risk	340	88	49
Operational Risk	11,360	9,937	9,937
Total Risk Weighted Average	1,07,784	95,758	99,088
Tier I Capital Funds	13,767	12,170	13,828
Tier II Capital Funds	2,398	2,282	2,317
Total Capital Funds	16,165	14,453	16,145
Tier I Capital	12.77%	12.71%	13.96%
CET – I	11.84%	11.67%	12.95%
Tier II Capital	2.22%	2.38%	2.34%
CRAR	15.00%	15.09%	16.29%

Capital Adequacy Ratio



All figures, other than percentage, in ₹ crore

Asset Quality | Categories of Advances



J&K Bank
Serving To Empower

YOUR BANK
SINCE **1938**

Category	December 31, 2025		December 31, 2024	
	Amount	% of Gross Advances	Amount	% of Gross Advances
Standard	1,12,761	97.00	95,092	95.92
Sub-Standard	513	0.44	503	0.51
Doubtful	2,164	1.86	2,659	2.68
Loss	811	0.70	879	0.89
Gross Advances	1,16,248	100	99,133	100.00
<i>Special Mention Accounts</i>	Amount	% of Standard Advances	Amount	% of Standard Advances
SMA 0	7,802	6.92	12,499	13.14
SMA 1	3,088	2.74	4,065	4.27
SMA 2	3,294	2.92	3,093	3.25
Total SMA	14,184	12.58	19,657	20.67

All figures, other than percentage, in ₹ crore

Asset Quality | Movement of Gross NPAs

Particulars	Q3 FY 2026	Q3 FY 2025	Q2 FY 2026	9M FY 2025	9M FY 2026
<i>At a Gross NPA Level</i>					
Opening Balance	3,585	3,916	3,638	3,956	3,605
Additions during the period	155	322	237	751	666
Upgradation during the period	96	88	198	275	383
Write off (including TWO)	1	1	5	14	12
Compromise/Settlements	3	6	21	57	63
Recoveries	153	103	67	319	325
Gross NPA	3,487	4,041	3,585	4,041	3,487
Less Provisioning	2,711	3,143	2,789	3,143	2,711
Net NPA	776	898	796	898	776

All figures in ₹ crore

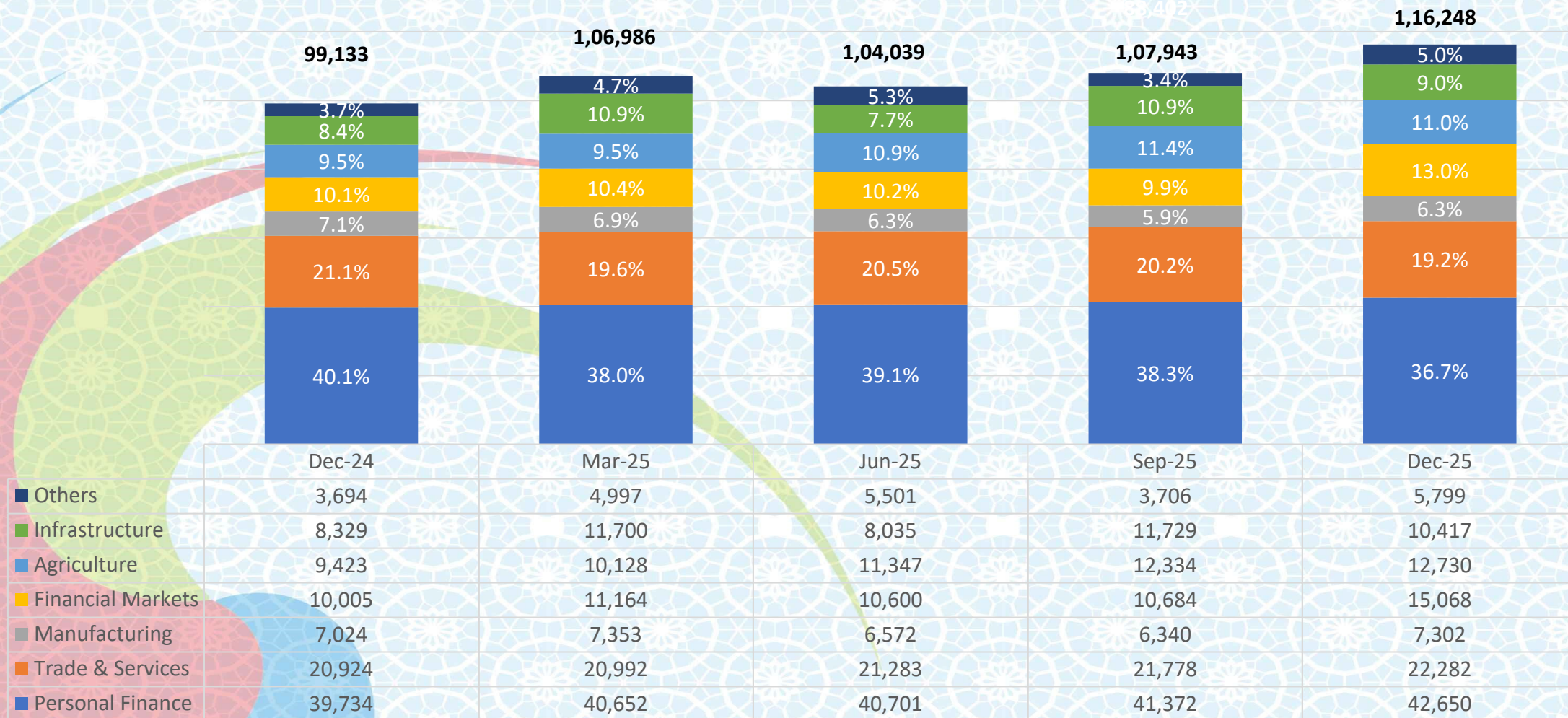
Sector-Wise Credit Deployment and NPA (As of Dec 31, 2025)

Sector	Gross Advances	Exposure	Gross NPA	GNPA %
Personal Finance	42,650.25	36.69%	371.74	0.87%
Financial Markets	15,068.04	12.96%	488.90	3.24%
Agriculture	12,729.68	10.95%	330.66	2.60%
Trade	12,282.04	10.57%	764.22	6.19%
Infrastructure	10,417.18	8.96%	33.21	0.32%
Services	9,999.58	8.60%	779.42	7.74%
Manufacturing	7,302.33	6.28%	539.41	7.36%
Against Cash Collaterals	2,478.90	2.13%	0.72	0.02%
Others*	2,508.77	2.16%	11.74	0.47%
Real Estate	811.29	0.70%	167.11	20.60%
Total	1,16,248.07	100.00%	3,487.12	3.00%

*Others include Food Credit, Micro Credit, Mining & Quarrying

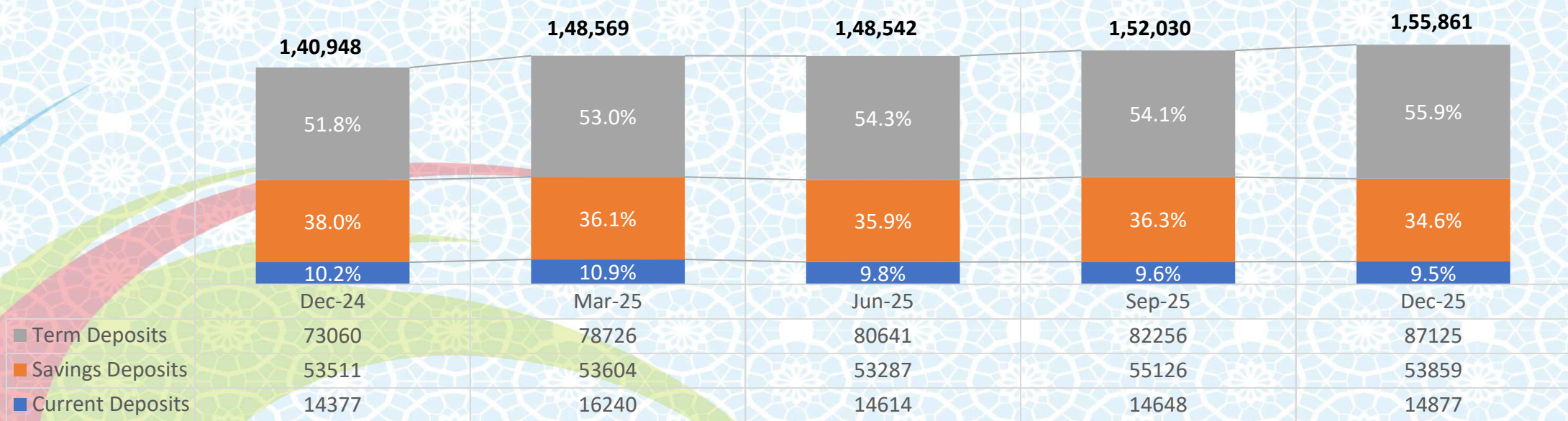
All figures, other than percentage, in ₹ crore

Gross Advances Mix Trend

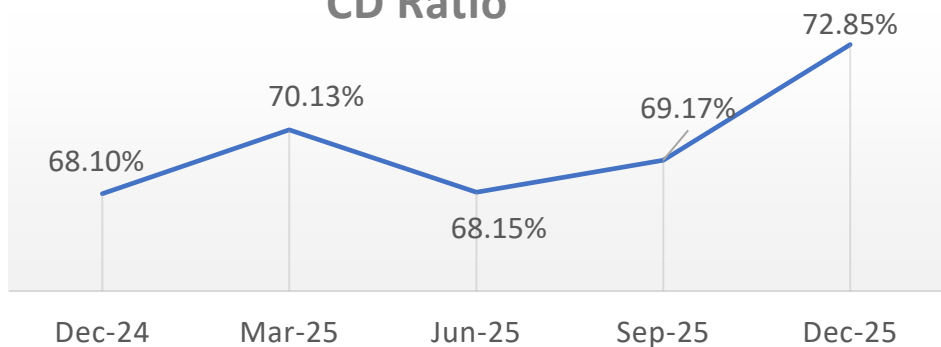


All figures, other than percentage, in ₹ crore

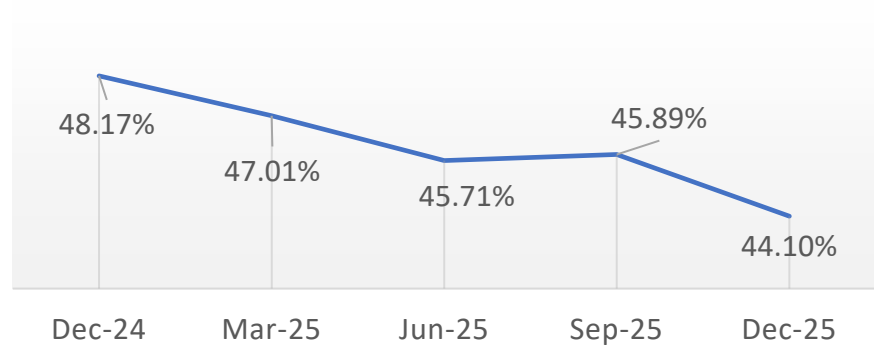
1/20/2026



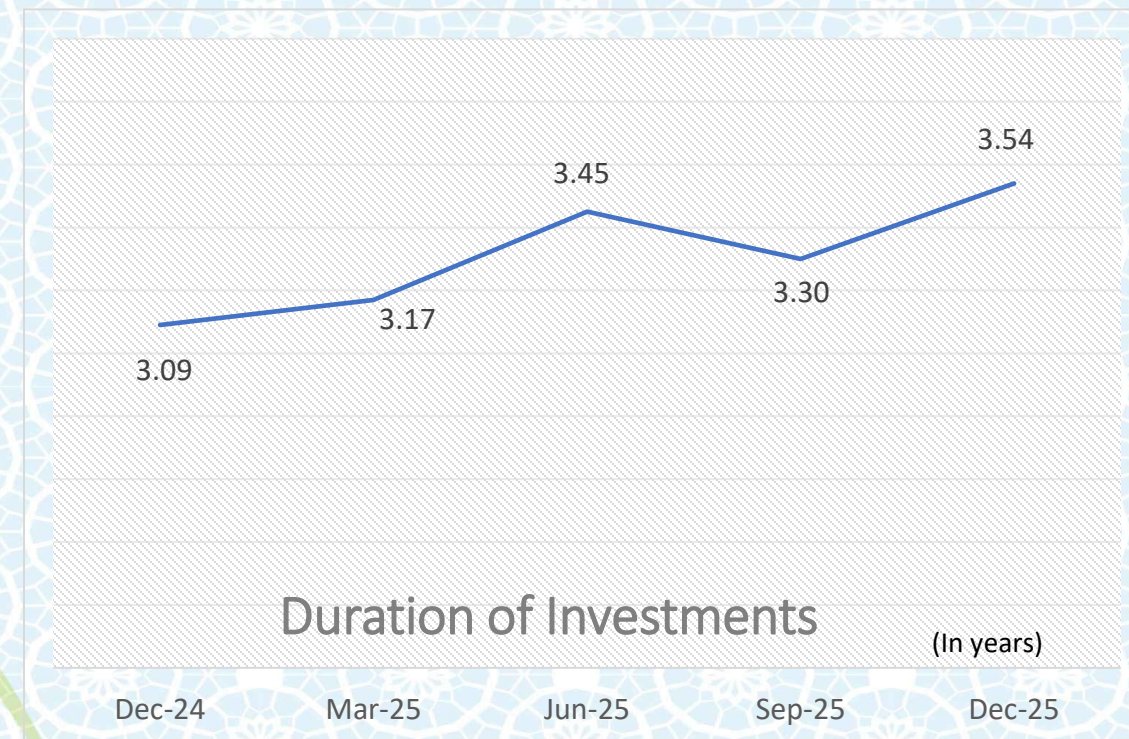
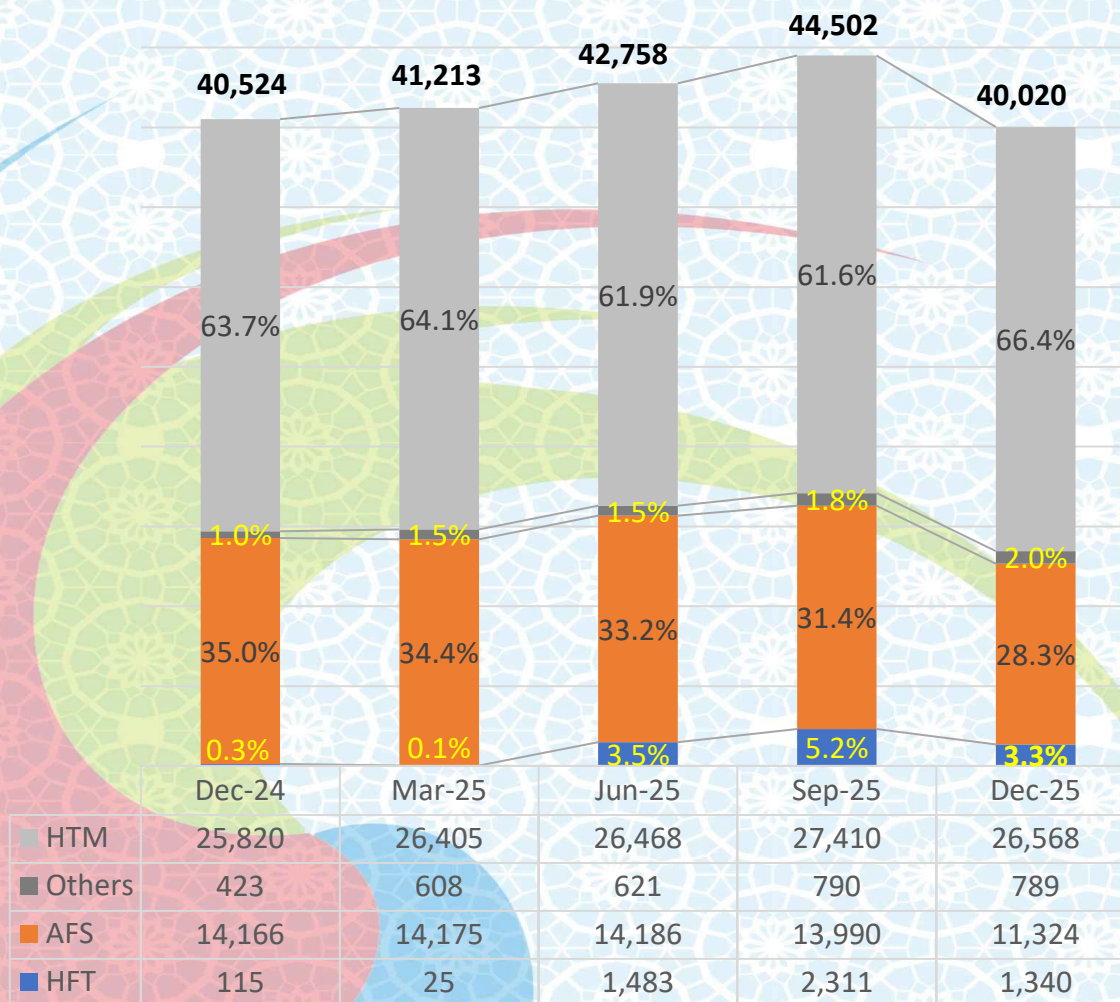
CD Ratio



CASA Ratio



Investments Profile



Asset Quality | External Rating of Corporate Advances (As on Dec 31, 2025)

Rating	No. of Borrowers	Outstanding Amount	Percentage (%)
AAA	32	24,572	69.28%
AA	15	4,144	11.68%
A	11	1,647	4.64%
BBB	23	2,204	6.21%
BB & Below	179	2,744	7.74%
Unrated Borrowers (Due to be rated)	3	159	0.45
Total Eligible for Rating	263	35,470	100.00%

All figures, other than percentage, in ₹ crore

Sector	STANDARD		N.P.A		Total	
	BOS	PROVISIONS	BOS	PROVISIONS	BOS	PROVISIONS
TRADE	499.32	27.54	183.49	172.89	682.81	200.43
MANUFACTURING	282.31	18.19	192.61	168.09	474.92	186.28
SERVICES	744.05	40.79	158.06	140.87	902.11	181.66
REAL ESTATE	34.33	3.33	156.47	156.47	190.80	159.81
AGRICULTURE	49.05	5.40	77.63	76.00	126.68	81.40
PERSONAL FINANCE	90.76	8.86	16.31	12.38	107.07	21.24
INFRASTRUCTURE	40.70	3.87	7.58	7.22	48.27	11.09
OTHERS @	2.70	0.14	1.91	1.91	4.61	2.05
Grand Total	1,743.21	108.12	794.06	735.83	2,537.27	843.96

All figures in ₹ crore

Awards and Accolades



Best Bank for creating awareness among MSMEs (Private Sector) at MSME Banking Excellence Awards - 2024



SKOCH Gold Award for Corporate Governance at 100th SKOCH Summit II. Bank was also awarded SKOCH Order-of-Merit Semi-Final certificate under 'Digital Customer Experience' category for "mPay Delight plus"(Q2 FY25-26)



Four top honours in Private Sector (Medium Size) category at IBA CISO Summit & Citations – 2025:

- Cyber Security Transformation of the Year Award
- Cyber Security Compliance Champion Award
- Cyber Security Team of the Year Award
- Special Prize for Cyber Security Incident Response Mastery



Best Innovation in Digital Lending award at the 1st Indian PSU Achievers' Awards 2025



Outstanding Performance Award for agriculture financing at the 15th Agriculture Leadership Conclave



'Best Digital Sales, Payments and Engagements' Award in the 'Medium Size Banks Category' at the 20th IBA Annual Banking Technology Conference and Citations - 2024



Best Performance on Profitability award in the category of Private Sector Bank (Mid Size) at the 2nd ICC Emerging Asia Banking Conclave & Awards 2024



Best MSME Bank at MSME Banking Excellence Awards - 2025



Bank has won the prestigious SKOCH Award 2025 under 'Financial Performance' category for "Improving Financial Performance / Profitability of the Bank" (Q2 FY25-26)

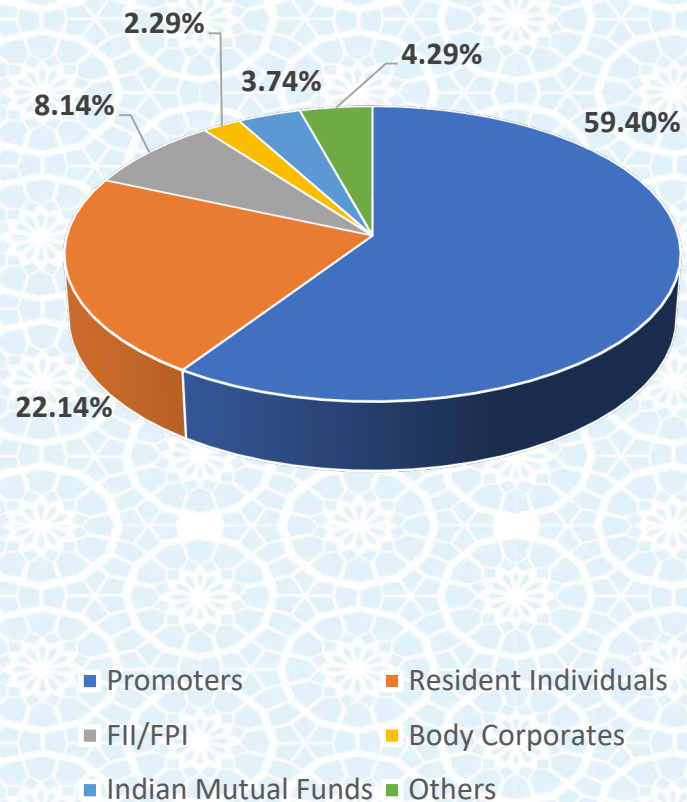


Runner-up position in CSR Initiative & Business Responsibility at MSME Banking Excellence Awards

Shareholding Information

Particulars	No. of Shares held as on Dec 31, 2025	% to Capital	No. of Shares held as on Dec 31, 2024	% to Capital	Change YoY
Promoters – Governments of UTs of J&K and Ladakh	65,40,98,280	59.40	65,40,98,280	59.40	-
Resident Individuals	24,37,65,920	22.14	23,65,76,955	21.48	66 bps
FII/ FPI	8,96,31,282	8.14	7,78,20,615	7.07	107 bps
Indian Mutual Funds	4,11,82,533	3.74	4,14,62,407	3.77	(3 bps)
Indian Financial Institutions	2,16,26,126	1.96	3,18,16,372	2.89	(93 bps)
Body Corporates	2,52,71,051	2.29	2,58,88,408	2.35	(6 bps)
Non-Resident Indians	2,12,92,860	1.93	2,03,37,537	1.85	8 bps
Others (AIF / IEPF / Trusts)	43,09,904	0.39	1,31,75,452	0.44	(5 bps)
Clearing Members	4,507	0.00	6,537	0.00	-
Total	110,11,82,463	100	110,11,82,463	100	

Shareholding Pattern as on Dec 31, 2025





J&K Bank
Serving To Empower

Your Bank
Since **1938**



Committed to

Driving Growth & Delivering Excellence



Thank You